

Exhibit A

B 10 Modified (Official Form 10) (12/11)

UNITED STATES BANKRUPTCY COURT FOR THE SOUTHERN DISTRICT OF NEW YORK		PROOF OF CLAIM
Name of Debtor and Case Number: <u>GMAC Mortgage USA Corporation Case # 12-12031(MG)</u>		
<small>NOTE: This form should not be used to make a claim for an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) arising after the commencement of the case. A "request" for payment of an administrative expense (other than a claim asserted under 11 U.S.C. § 503(b)(9)) may be filed pursuant to 11 U.S.C. § 503.</small>		
Name of Creditor (the person or other entity to whom the debtor owes money or property): <u>Lynn C. Greene and James Cassidy</u>		<input type="checkbox"/> Check this box if this claim amends a previously filed claim. Court Claim Number: _____ (If known) Filed on: _____ <input type="checkbox"/> Check this box if you are aware that anyone else has filed a proof of claim relating to this claim. Attach copy of statement giving particulars. 5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any part of the claim falls into one of the following categories, check the box specifying the priority and state the amount. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before the case was filed or the debtor's business ceased, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input checked="" type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a) _____. Amount entitled to priority: <u>\$28,800</u> <small>* Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
Name and address where notices should be sent: <u>6526 Wauconda Dr. Larkspur, CO 80118</u>		
Telephone number: <u>303 758 9294</u> email: <u>lynn@nature.net.biz</u>		
Name and address where payment should be sent (if different from above): <u>same</u>		
Telephone number: _____ email: _____		
1. Amount of Claim as of Date Case Filed: <u>\$28,800 +</u> If all or part of the claim is secured, complete item 4. If all or part of the claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if the claim includes interest or other charges in addition to the principal amount of the claim. Attach a statement that itemizes interest or charges.		
2. Basis for Claim: <u>Mortgage Note</u> (See instruction #2)		
3. Last four digits of any number by which creditor identifies debtor: <u>3003</u>	3a. Debtor may have scheduled account as: <div style="background-color: black; width: 100px; height: 20px; display: inline-block;"></div> <u>3003</u> (See instruction #3a)	3b. Uniform Claim Identifier (optional): _____ (See instruction #3b)
4. Secured Claim (See instruction #4) Check the appropriate box if the claim is secured by a lien on property or a right of setoff, attach required redacted documents, and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate _____ % <input type="checkbox"/> Fixed <input type="checkbox"/> Variable (when case was filed) Amount of arrearage and other charges, as of the time case was filed, included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Claim Pursuant to 11 U.S.C. § 503(b)(9): Indicate the amount of your claim arising from the value of any goods received by the Debtor within 20 days before May 14, 2012, the date of commencement of the above case, in which the goods have been sold to the Debtor in the ordinary course of such Debtor's business. Attach documentation supporting such claim. \$ _____ (See instruction #6)		
7. Credits. The amount of all payments on this claim has been credited for the purpose of making this proof of claim. (See instruction #7)		
8. Documents: Attached are redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. If the claim is secured, box 4 has been completed, and redacted copies of documents providing evidence of perfection of a security interest are attached. (See instruction #8, and the definition of "redacted".) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		
9. Signature: (See instruction #9) Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, indorser, or other codebtor. (Attach copy of power of attorney, if any.) (See Bankruptcy Rule 3004.) (See Bankruptcy Rule 3005.) I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief. Print Name: <u>Lynn C. Greene</u> <u>James Cassidy</u> Title: _____ <u>Lynn Chapman Greene</u> Company: _____ (Signature) (Date) Address and telephone number (if different from notice address above): _____ Telephone number: _____ Email: _____		

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.



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RECEIVED
 NOV 07 2012
 KURTZMAN CARSON CONSULTANTS
 COURT USE ONLY

Lynn Greene and James Cassidy
6526 Wauconda Dr.
Larkspur, CO 80118
October 31, 2012

U.S. Bankruptcy Court for the Southern District of New York
c/o ResCap Claims Processing Center c/o KCC
2335 Alaska Ave.
El Segundo, CA 90245
And
c/o ResCap Claims Processing Center, c/o KCC
P.O. Box 5004
Hawthorne, CA 90250

Gary S. Lee
Lorenzo Marinuzzi
Morrison & Foerster LLP
1290 Avenue of the Americas
New York, New York 10104

Re: Debtor GMAC Mortgage USA Corporation; Case No.# 12-12031 (MG)
Our historic loan # [REDACTED] 3003

Ladies and Gentlemen:

To summarize the documents attached, I originated a permanent mortgage with GMAC for our current home in Larkspur, Colorado, loan number cited above. Douglas County made improvements in the infrastructure in our subdivision, and financed them through a friendly short term lien against our entire subdivision filing, with declining payments, payable annually to our county assessor. It was a special lien, with an annual payment of about \$3,000.

All this was common knowledge at the time we entered into the "construction to perm" agreement with Castle Rock Bank and your loan broker.

We timely made all payments on the lien.

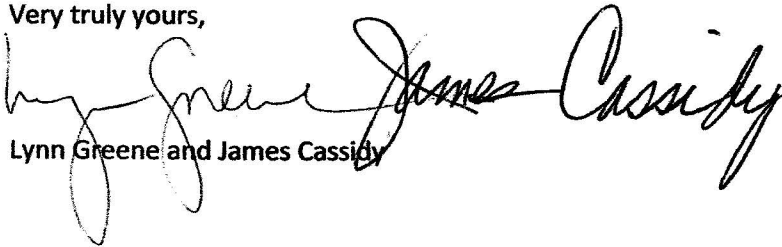
GMAC, without research or contacting us first, during the height of the financial collapse, increased our loan payment by \$1200 PER MONTH because of this lien. During incredibly difficult times, we made all payments. We made constant contact trying to straighten this out. We got folks in India after being on hold forever, who would hang up on us. It took months, and pure luck, to find GMAC's escrow office number in the U.S., and to begin to solve the problem.

Before it could be resolved, GMAC's escrow people told us that their hands were tied, nothing was functioning to norm. They advised that we pay off the balance of the lien in order to get our monthly payment reduced. They also alleged that GMAC had already paid the County 200% of the original lien amount, which was false. It was a nightmare. So, we borrowed more than \$10,000 on a credit card and paid off the special lien at an interest rate 400% higher than the rate charged by the County. I may still be paying off that loan.

It was criminally bad service. I eventually, after GMAC was under federal supervision, did a HARP re-finance to get the payment down. However, we lost money that was NEVER paid to the County by GMAC, and never rightfully owed by us to GMAC, during the long period of the \$1200 per month increase in our mortgage payment. It's a miracle we survived this bad acting by GMAC, and were able to keep our home.

Thank you for the opportunity to be compensated for what appeared to be actions in bad faith by GMAC Mortgage.

Very truly yours,

Handwritten signatures of Lynn Greene and James Cassidy. The signature of Lynn Greene is on the left, and the signature of James Cassidy is on the right, written in a cursive style.

Lynn Greene and James Cassidy

LYNN CHAPMAN GREENE, LLC

Attorneys-at-Law

December 8, 2006

Sonya Turner
Escrow Analysis Department
GMAC Mortgage
3451 Hammond Avenue
Waterloo, Iowa 50702

Dear Ms. Turner:

Please find following information I obtained from Douglas County to help resolve the escrow analysis concern causing GMAC to estimate a shocking \$7,972.79 escrow shortage on my \$395,137 mortgage.

Your estimate of my homeowner's insurance premium at \$1638.77 appears to be correct. I did just learn that I am eligible for a fire safety discount, so once that is certified, the premium will decrease, but I don't yet know by how much. The insurance company is advising that I may also be over-insuring at \$750,000, but we have not yet made a decision to decrease our coverage. It is likely that I will decrease it.

You forecasted taxes at \$2,824.63. I don't dispute that amount. The problem arose because I am in a special improvement district that put in my utilities. About \$14,881 is still owed at 6.3% on the \$28,625 cost. Since that lien was in 1st position when the mortgage broker, Clarion, got the construction and permanent loan, I thought the balance had been paid off in the construction loan. I now cannot find evidence of this. As you will see by the attached info, the payment of \$3,197.37 that you made in 2006 will decrease each year until the final payment in 2013.

My PITI, without the special improvement district payment, should then now be \$2671.70, an increase of \$199.29 per month.

I will take responsibility, by a contractual relationship with you, to pay the district payment of \$3063.44 due in 2007, and the balance thereafter. I will pay this out of savings, and not by monthly escrow, since it is not technically property tax.

The tough part is making up to you the deficit from last year. Since we have just been completing this spectacular house, I may want a one year payment plan or some other plan.

(see following 17 holiday greetings)

I blame the mortgage broker for this. I think misrepresentations were perhaps made to both of us.

I look forward to resolving this with you.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Lynn Chapman Greene', with a long horizontal flourish extending to the right.

Lynn Chapman Greene

LYNN CHAPMAN GREENE, LLC

Attorneys-at-Law

April 27, 2007

Sonya Turner
Escrow Analysis Department
GMAC Mortgage
3451 Hammond Avenue
Waterloo, Iowa 50702

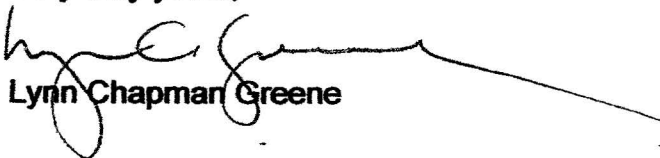
Dear Ms. Turner:

We spoke and corresponded in December about an escrow shortage caused by a special improvement district lien not paid off by the lender when I originated a construction to permanent loan with a broker working with GMAC. I proposed a plan to solve the problem.

I just received a letter from GMAC indicating the problem is not solved. Our previous correspondence is not available to the people who answer the phones at the number on my recent notice. I don't think these people are in the US. They will not connect me with the tax department in Iowa.

Please call me! We can work this out immediately. I need to speak with you or someone else with decision-making capability. I look forward to resolving this with you.

Very truly yours,


Lynn Chapman Greene

GMAC Mortgage

THIS IS NOT A CHECK

NOTE — you must use this address when remitting your escrow shortage payment

LYNN CHAPMAN GREENE

|||||
GMAC MORTGAGE
PO BOX 79162
PHOENIX AZ 85062-9162

Account Number	Shortage Amount
3003	11,191.49
Total Amount Enclosed \$	

If you pay the escrow shortage amount of \$11,191.49, your new payment will be automatically adjusted to \$2,976.72 effective with your JUNE 01, 2007 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

02 0607 3003 01119149 00000 11111 7

LYNN CHAPMAN GREENE, LLC

Attorneys-at-Law

June 1, 2007

Tax Department

GMAC Mortgage

Attn: Sonya Turner

P.O. Box 961241

Ft. Worth, TX 76161-0241

Via fax 817 699 1420, and US Mail

Re: Account No. [REDACTED] 3003

Dear Ms. Turner, Staff:

I have had a very hard time getting this address and fax number from customer service. One of the reasons I went with GMAC was your good reputation for customer service. Since you switched to a call bank outside the US, I have had a nightmare trying to complete a negotiation started last December, when I first learned of the problem reflected in the following documents. After sometimes an hour on hold to get a person who can even read a script, the people hang up when a tricky problem is presented. One told me they do not get paid if they refer a call back to an office in the US where there are people with decision making power.

Last year, I learned from GMAC that a lien for utilities had not been paid when we converted the construction to permanent loan. Without calling me to research this, GMAC paid the annual payment. Then, mistakenly, GMAC assumed it was a property tax. Even though the total due on that lien over the remaining seven years of this low interest bond is about \$14,000, GMAC is trying to raise my payment by more than \$1500 per month, believing that I owed an additional \$14,000 per year in property tax, which is quite wrong.

I did speak last December with a smart individual posing as the probably mythical Sonya Turner, and she was great. I sent the attached letter dated December 8, 2006 after speaking with her, to fax 817 699 1420 in Iowa. Subsequent faxes to the same number have received no response (enclosed). I believed that she and I were near to a solution.

This year I began receiving letters indicating that my prior phone and written communications with Sonya Turner were not of record. Once again, GMAC believes that I owe a large amount of property tax. Please see enclosed Account Summary which

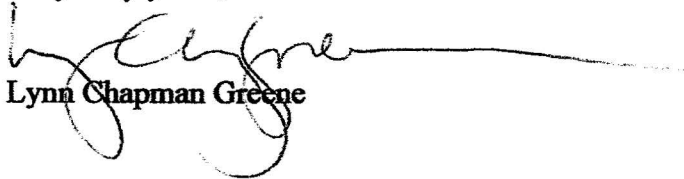
shows this is not so. Even if my current assessment holds in spite of protest, my tax is estimated to be \$4475.37 (\$600 increase) annually. If you want to escrow for that, I have no problem, as I have consistently stated.

I have offered to pay the annual special improvement district fee of about \$3000 myself. I want a payment plan to repay the amount GMAC paid last year in error. I have NOT requested severance of my PITI escrow, despite mail from the foreign call bank claiming so.

The increase in my payment, after many calls with India or the Phillipines, from about \$2400/mo. to \$3900/mo. on these facts is absurd. I continue to make my same payment until I reach a signed agreement with someone who is looking at the enclosed materials. Please call me at 303 596 4821 or 303 681 3073 to reach this agreement. I am eager to end this frustration and resolve this.

Please help me solve this issue.

Very truly yours,



Lynn Chapman Greene

LYNN CHAPMAN GREENE, LLC
Attorneys-at-Law

July 6, 2007

GMAC Mortgage
Tax/Escrow Solutions
PO Box 961219
Ft Worth, TX 76161-0219

Re: Loan # [REDACTED] 3003

Ladies and Gentlemen:

I originated a construction to permanent loan in 2004, closing on the permanent in 2005. Since then, GMAC has evidently closed its Colorado operation, and laid off about 250 people here. I have had tremendous difficulty for several months trying to resolve an escrow issue with customer service in India.

My neighborhood has a special district bond to build infrastructure. We have a 10 yr loan, at a good interest rate. Evidently, this loan is in first position. Your originator missed this, and then paid an annual payment, which I had planned to pay. Your computer thinks this is tax. The balance is \$14,000, over ten years. GMAC has raised my payment about \$1,000/month, perhaps to try to pay it off more quickly than the amortization.

Additionally, at the time of the loan conversion, the change in property tax from a vacant lot to a finished home was evidently not anticipated, so I have an escrow deficit even without the problem with the lien and bond payment. Last month, I paid the \$3436.13, after trying hard to find someone to look at the details of this situation, and failing. My former payment was about \$2472/mo.

I want to put the amount you paid in error on the back of my loan, then increase my escrow to pay for anticipated property taxes. The bond payment over the next ten years should be my responsibility.

I don't want to pay late this month, but neither do I want to overpay again. I have asked for attention by email, fax and telephone multiple times, but have not been able to contact anyone with the authority to listen and help. Please contact me immediately. First try my office, 303 681 3073. If that doesn't work, call my cell at 303 596 4821. Thank you.


Lynn Chapman Greene

SID1021 S. I. D. PARCEL AMORTIZATION SCHEDULE
Payoff (with penalty). 14,881.36

Schedule Counter... 0013944.1

SYN name COUNTRY CLUB

Legal description... 1.] LOT 19 BLA 1 SPRA LANE -
2.]

	Year	Principal	Interest	Prin + Int	Balance	Billed	Paid
1.]	2004	2,125.91	1,339.32	3,465.23	19,133.18	3,465.23	-3,465.23
2.]	2005	2,125.91	1,205.39	3,331.30	17,007.27	3,331.30	-3,331.30
3.]	2006	2,125.91	1,071.46	3,197.37	14,881.36	3,197.37	-3,197.37
4.]	2007	2,125.91	937.53	3,063.44	14,881.36		
5.]	2008	2,125.91	803.59	2,929.50	14,881.36		
6.]	2009	2,125.91	669.66	2,795.57	14,881.36		
7.]	2010	2,125.91	535.73	2,661.64	14,881.36		
8.]	2011	2,125.91	401.80	2,527.71	14,881.36		
9.]	2012	2,125.91	267.86	2,393.77	14,881.36		
10.]	2013	2,125.90	133.93	2,259.83	14,881.36		
Totals...		21,259.09	7,366.27	28,625.36		9,993.90	-9,993.90

Enter Field Number To Modify -

133.93/085

RealWare

View Edit Records Reports Help

6520 Wauconda Dr. Larkspur CO

80118

Account Summary

Acct # 944

Group Account Parcel # Local# MH & Seq Tax Area Account Type Land EA Map Sub. Parent Parcel # Tax Yr

2609-15-3-01-005 0043 Residential 60504 0132454 2007

Summary Land Legal Administrative Summary Adjustment Details Photos and Sketches View History

2006 Policies of Valuation		2007 Actual		2006 Tax Roll Summary		Projected 2007	
Mail Date	10/31/2006		4/19/2007	Total Actual Value	\$473,119		\$545,193
Total Actual Value	\$341,720		\$545,193	Taxable Actual Value	\$473,119		\$545,193
Taxable Actual Value	\$341,720		\$545,193	Assessed Value	\$37,660		\$43,390
Assessed Value	\$27,200		\$43,390	Adjustments	\$0		\$0
Net Assessed Value			\$43,390	Penalties	\$0		\$0
Appealed?	No		No	Net Value	\$37,660		\$43,390

2006 General Account Information		Year 2007		2006 Tax Dollars Summary		Projected 2007	
Previous Taxable + 5%	\$99,225		\$368,806	Total Tax Dollars	\$3,884.37		\$4,475.37
New Value Bldg Permits	\$0		\$0	Adjustments	\$0.00		\$0.00
Account Interest Imps	100.000000%		100.000000%	Total Penalties	\$0.00		\$0.00
Account Interest Land	100.000000%		100.000000%	Tax Roll Debits	\$0.00		\$0.00
				Tax Roll Credits	\$0.00		\$0.00
				Mil Levy	103.14300		103.14300
				Total Adjusted Tax Dollars	\$3,884.37		\$4,475.37

2006 Adjustment	2007 Adjustment

Land	Cost	Market	Income	Reconciled
\$89,000	\$484,556	\$545,193	\$0	\$0

2006 Tx due 2007 \$3,884.37

Estimated 2007 Tx due 2008 \$4,475.37

Calculating...

CAPS

NUM

Feb. 1
3 398.52

December 15, 2008

GMAC Mortgage
Tax/Escrow Solutions
PO Box 961219
Ft. Worth, TX 76161-0219
Fax 319 236 5167
Re: Loan # [REDACTED] 3003

14 pages

Ladies and Gentlemen:

I am writing to ask you to please review my escrow account as soon as possible. I obtained a 'construction to permanent' loan from GMAC several years ago. About that time, Douglas County put a lien against all lots in my area for infrastructure improvements. The terms are friendly; I intended to pay it directly. Your loan broker did not pick it up. Therefore, my initial mortgage payments did not include an escrow for this amount owed to the County.

About a year and one-half ago, I consented to an increase in my mortgage payment of almost \$1200/month to pay you back for the amount you paid on my behalf to the County, and to correct the future escrow. If the lien had been paid off by me or had been rolled into my mortgage, my monthly payment would be dramatically less than this amount. Also, your call center person says you have paid \$28,000 on this lien. That is not accurate.

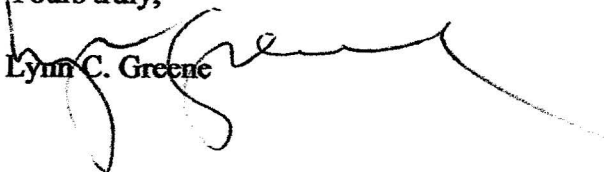
The pay off on the County lien is only about \$10,600. It is not due in full until 2013. Somehow, I need to reduce the amount of my monthly payment to you. It is not proportionate to the amount I owe.

Your escrow ignores the fact that my payment to the County goes down each year. Additionally, my insurance went down, since I have a fire-proof home. Attached is documentation that I hope will help reduce my monthly escrow. In these bad economic times, I need to solve this problem, and to reduce my monthly payment. I may have to refinance unless you can help me.

Please call me at 303 681 3073 to discuss. Thank you for any help you can give my family.

Yours truly,

Lynn C. Greene



6526 Wauconda Dr.
Larkspur, CO 80118

September 9, 2009

Loss Mitigation
GMAC
3451 Hammond Ave
PO Box 780
Waterloo, Iowa 50704-0780
Via fax: 866 709 4744

Re: loan # [REDACTED] 3003

Pending application: Making Home Affordable Program

Ladies and Gentlemen:

By letter dated August 17, 2009, I was informed that GMAC does not have the income verification information it rightfully needs to process my application. However, by letter dated July 31, 2009, I had already sent that information to you. Today, I am re-faxing this information. Please contact me at work, 303 681 3073, with any further questions. I am also resending my tax return and form 4506 pursuant to my latest phone call with a GMAC representative, although I have sent this to you twice, previously. Hopefully, the file will now be complete.

I am also re-faxing my original application. In the Financial Hardship written statement, I explain that my problems are caused by the fact that GMAC increased my payment \$1200/month over the payment I was qualified to pay when it changed the escrow payment as a result of a mistake made by GMAC mortgage broker. The annual amount of the disputed debt was \$3000, yet GMAC took \$14,400 a year from me for about two years. This ruined my ability to keep all my other responsibilities in perfect order. This is why the Make Home Affordable program is perfect for me.

I truly appreciate any help you can give me. I'm sending 23 pages in 1st fax; 18 in second, including this page, re-attached to the second fax.

Very truly yours,


Lynn Chapman Greene

FINANCIAL HARDSHIP EXPLANATION

(Responses in order of questions asked)

My income has been reduced or lost. Please see attached the two letters dated February 26, 2009, terminating my income. That position paid \$12,167/mo., plus an additional \$10,000/year draw. I have been working hard to replace this client, and have taken money out of my 401(k) (I am 59 ½) to make ends meet since losing this position. I thought I had found a new client and everything would be OK, then that company notified me of an indefinite delay. I hesitate to take the last money out of my 401 (k), so may have to pay late or not at all this month, unless the job hunting suddenly improves. Additionally, my 24 year old lost her job and has not found another, so we have been trying to help her. I will continue to scramble to try to make all payments this month.

My household financial circumstances have changed. I take care of my 64 year old husband who has multiple sclerosis, who has been on permanent Social Security Disability for over 20 years. You will see his disability reflected on our tax return. I also help take care of my 86 year old Mother. The only change is that they both continue to decline. My husband and I have, altogether, 5 children. Three are independent. One is a recent college graduate who is having difficulty finding work. The youngest is 20, and will be a junior at the University of Chicago, where she has almost a 4.0 gpa. We want her to stay there in school. I have always been the family's source of support. My husband has assets worth no more than \$6,000, and is not liable on any of my debt. We have a post-nuptial agreement, because of his MS, to try to protect my assets from liability for his healthcare expenses. I do help pay for his prescriptions and office visits to physicians. I have recently had some stress related health problems, and am not part of a group, so my health insurance now costs \$896/mo.

My expenses have increased. In early 2007, much to my shock, GMAC raised the payment on my 1st mortgage by \$1200/mo! History: In 2005, the future was bright. I owned a lot, free and clear, about 45 minutes from Denver, worth about \$170,000. That equity gave me the ability to qualify to build our dream house in a rapidly appreciating area. I borrowed most of the equity out of our former home (now our rental, mtg from Chase, appraised then at \$320,000) and got a 'construction to perm' loan from GMAC. When the construction project was partially complete (2 bedrooms, 2 baths, no interior trim, unfinished basement/walk out), GMAC's appraiser appraised the home at \$750,000, and we converted to the permanent 1st loan in the amount of \$399,000. Believing my net worth had rapidly increased by the huge effort of building the new home, we proceeded to finish the walk out, adding another 2 bedrooms, a full bath, and another kitchen. To do so, we took out a second from Compass Bank in the amount of \$160,000, non-amortized, interest only. Compass may have relied on GMAC's appraisal, but I'm not sure. We believed this addition further increased the value of our home, and other homes on our street were selling in the \$850,000 range. We also believed that business with my former

client would yield bonuses and success fees that could pay off the second mortgage in chunks, but instead, that opportunity disappeared.

When GMAC did the 1st mortgage, it did not require pay-off of a special improvement district loan in our neighborhood, which was financed by our county at a low interest rate over 10 years. I was happy with that arrangement. A few months later, GMAC changed its mind, and **increased my payment by about \$1,200/mo!** I argued hard against that as an over-escrow. GMAC treated the lien as if it were property tax, which messed up the formula. My \$3000/yr payment to the County became a \$14,400/yr payment to GMAC. December 30, 2008, I borrowed more than \$10,000 to pay off the remainder of the lien, to reduce my payment down almost \$500/mo, since, otherwise, GMAC would not reduce the payment. The GMAC payment remains about \$500/mo **higher than the payment I originally qualified for (\$2400)** because of the GMAC computation of an arrearage in my escrow account. The arrearage was caused by GMAC treating the lien payment as a property tax that would increase over time, escrowing accordingly, and paying the payment to the County, when there had been no escrow set up to pay it. The County's amortization resulted in a low interest rate loan that decreased in payment amount each year, and was a much better deal for me. The unexpected increase of \$1,200 in my monthly 1st mortgage payment, while I've had two kids in college, has definitely been a factor in my having to use credit cards more than anticipated over the last several years.

When the price of gas went way up and the economy began to decline, values in our ex-urban neighborhood began to decline. It has gotten much worse lately. Many, many houses are for sale, and there are foreclosures in my immediate neighborhood. One foreclosure across the street has not even sold at a much-reduced price. However, the area is an unusually beautiful golf course community, so we have faith that our home has the potential to appreciate back to at least its former value. We continue to work on it to finish the details, and we want it to remain our principal home for the rest of our lives.

After renting our former home for almost three years, we have been trying to sell it to get us through this tough period. We hired a Realtor, and put the house on the market, in great shape. We soon learned that its Denver neighborhood is also experiencing problems we have not seen before. Houses like ours were not selling even at \$265,000 (Chase had appraised it at \$320,000). We could not go that low and still pay the real estate commission and pay off the loan, even if we thought it could sell at that level, so we recently took it off the market. Our good tenant moved out and bought a home at a fire sale price. We just finally found a replacement tenant, but I lost ¼ month's rent and have to return part of the former tenant's damage deposit this month, which is a big hit since I have no income.

My cash reserves are insufficient to maintain the payment on my mortgage(s) and cover basic living expenses. Just having a chronically ill husband who has not worked in more than 20 years, as well as 5 children who have attended great universities, means I have never really had good cash reserves. My career has always been great, high income, with a lot of upside potential, and an incentive compensation structure. Because of the credit crunch, my industry is now severely depressed, and those hopes, formerly realistic, may

never come to pass. People at my level (and age) are being let go, instead of hitting their top compensation years in the last 5 years before retirement. Young, inexperienced people are being hired. Please see financial statement attached. Since my business has 0 income, there is no profit and loss statement.

My monthly debt payments are excessive, and I am overextended with creditors. In an attempt to grow my business, finance college expenses for the kids, and to cover expenses since losing my income, my installment debt is at an unsustainable level. It is my understanding that there is no program to help with this problem. I do not want to file bankruptcy. I believe I am employable, and that the economy will soon start to turn around. If the federal mortgage relief program can help me, I hope to continue to make minimum payments on this installment debt until I find a new source of income. Please see enclosed application.

PLEASE help me if you can. If it can be done in any way that does not ruin my credit for the next seven to ten years, then that's the way I want to do it. In two years, all the kids will be on their own. Hopefully, our rental property will have recovered its value, so I will have equity again, and can sell. A new job at my former salary would allow me to pay off the installment debt once I am no longer paying thousands a month for two or more kids in college, as I have been doing for the past several years. In 2005, my FICA score was at 800. I've always been a responsible person, and plan to continue in that mode.

Thank you for your help!

GMAC Mortgage

3451 Hammond Avenue
Waterloo, IA 50702
1-800-766-4622/Follow the Prompts

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT NUMBER: [REDACTED] 3003

PROPERTY ADDRESS:
6526 WAUCONDA DRIVE
LARKSPUR CO 80118

ANALYSIS DATE: OCTOBER 25, 2006

58321-0000818-001
LYNN CHAPMAN GREENE
6526 WAUCONDA DR
LARKSPUR CO 80118-9617

Handwritten:
3,011.00 1/22/06
3,011.00 9/22/06
1638.77 inv.
500 256 9962

Handwritten:
for 1st -
lev. fee 617 1420
699

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:

DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
COUNTY	FEBRUARY 2007	3,011.00	0.00
COUNTY	JUNE 2007	3,011.00	0.00
FIRE	AUGUST 2007	1,638.77 - \$360	0.00
TOTAL ANNUAL DISBURSEMENTS:		7,660.77	0.00
TOTAL ESCROW PAYMENT:		638.39	172.66 -

Handwritten:
1582-2
1386-1
Past (IOWA)

Handwritten:
\$2824 LID
\$3,197.77 - 001 3944
www.d.org/cv.us
3660 x4246
7455 14881.36=2013
6.370 \$3063.47

The amounts above are based on either an estimate previously provided or the amount last disbursed. *Styphenie*

NOTE: If you pay the escrow shortage amount of \$7,972.79, your new total payment will automatically be adjusted to \$2,938.14 effective with your DECEMBER 01, 2006 payment. If you do not pay the shortage, your total payment effective DECEMBER 01, 2006 will be \$3,602.53.

Payment change:	New	Prior Analysis
Escrow	638.39	172.66
Surplus/Shortage	664.39	0.00
Total	1,302.78	172.66
Principal/Interest	2,299.75	2,299.75
Total Payment	3,602.53	2,472.41

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the **ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT** and **AMOUNT(S) USED IN PRIOR ANALYSIS** columns listed above.

Any questions regarding changes to the estimated amount should be directed to your Tax Authority and/or Financial Advisor.

GMAC Mortgage

May 16, 2007

Lynn Chapman Greene
6526 Wauconda Drive
Larkspur CO 80118

RE: Account Number [REDACTED] 3003
Property Address 6526 Wauconda Drive
Larkspur CO 80118

Dear Lynn Chapman Greene:

This is in response to your property tax and escrow analysis request on the above-referenced account.

Please be advised we have requested the removal of your taxes and we will respond to you in writing in fifteen business days.

As requested, we have divided the escrow shortage of \$11,139.45 for twenty-four months. Therefore, beginning with the June 2007 payment, your payment has been adjusted to \$3,436.13. *

If you have any further questions, please contact Customer Care at 1-800-766-4622.

Customer Care
Loan Servicing

TN/BW

COUNTRY CLUB LOCAL IMPROVEMENT DISTRICT 2066					
Account No.	944				
Property Address	6526 Wauconda				
Legal Description	Lot 19 Block 1 Perry Park # 3				
PAYOFF BALANCE	10.15.08-12.31.08	\$ 10,629.54	\$ 334.83	\$ 10,964.37	
Due to the bond calling dates 1/2 of 2009 bond interest is added to the balance for payoffs received from 10.16.2008 through 12.31.2008					
				Bond Interest	6.30%
Billing Year	Principal	Bond Interest	Pinc. & Int.	Balance	
2004	\$ 2,125.91	\$ 1,339.32	\$ 3,465.23	\$ 19,133.18	
2005	\$ 2,125.91	\$ 1,205.39	\$ 3,331.30	\$ 17,007.27	
2006	\$ 2,125.91	\$ 1,071.46	\$ 3,197.37	\$ 14,881.36	
2007	\$ 2,125.91	\$ 937.53	\$ 3,063.44	\$ 12,755.45	
2008	\$ 2,125.91	\$ 803.59	\$ 2,929.50	\$ 10,629.54	
2009	\$ 2,125.91	\$ 669.66	\$ 2,795.57	\$ 8,503.63	669.66/2=\$334.83
2010	\$ 2,125.91	\$ 535.73	\$ 2,661.64	\$ 6,377.72	
2011	\$ 2,125.91	\$ 401.80	\$ 2,527.71	\$ 4,251.81	
2012	\$ 2,125.91	\$ 267.86	\$ 2,393.77	\$ 2,125.90	
2013	\$ 2,125.90	\$ 133.93	\$ 2,259.83	\$ -	
Totals	\$ 21,259.09	\$ 7,366.27	\$ 28,625.36		

GMAC Mortgage

3451 Hammond Avenue
Waterloo, IA 50702
1-800-766-4622/Follow the Prompts

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

ESCROW ANALYSIS STATEMENT

47074-0000161-001
LYNN CHAPMAN GREENE
6526 WAUCONDA DR
LARKSPUR CO 80118-9617

ACCOUNT NUMBER: [REDACTED] 3003

PROPERTY ADDRESS:
6526 WAUCONDA DRIVE
LARKSPUR CO 80118

ANALYSIS DATE: DECEMBER 24, 2008

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:

<u>DESCRIPTION</u>	<u>NEXT DUE DATE</u>	<u>ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT</u>	<u>AMOUNT(S) USED IN PRIOR ANALYSIS</u>
COUNTY	FEBRUARY 2009	3,600.05	3,667.01
COUNTY	JUNE 2009	3,600.05	3,702.44
FIRE	AUGUST 2009	1,618.00	1,712.00
TOTAL ANNUAL DISBURSEMENTS:		8,818.10	9,081.45
TOTAL ESCROW PAYMENT:		734.84	756.78

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$5,822.58, your new total payment will automatically be adjusted to \$3,034.59 effective with your FEBRUARY 01, 2009 payment. If you do not pay the shortage, your total payment effective FEBRUARY 01, 2009 will be \$3,398.50.

Payment change:	New	Prior Analysis
Escrow	734.84	756.78
Surplus/Shortage	363.91	363.78
Escrow Shortage Spread 16 Months		
Total	1,098.75	1,120.56
Principal/Interest	2,299.75	2,299.75
Total Payment	3,398.50	3,420.31

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the **ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT** and **AMOUNT(S) USED IN PRIOR ANALYSIS** columns listed above.

**Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.**

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

11109816

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: JANUARY 31, 2009

ACCOUNT NUMBER: [REDACTED] 3003
-678.68 *

* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			678.68-	5,143.90
02/01/09	734.84	3,600.05-	3,543.89-	2,278.69
03/01/09	734.84	.00	2,809.05-	3,013.53
04/01/09	734.84	.00	2,074.21-	3,748.37
05/01/09	734.84	.00	1,339.37-	4,483.21
06/01/09	734.84	3,600.05-	4,204.58-	1,618.00
07/01/09	734.84	.00	3,469.74-	2,352.84
08/01/09	734.84	1,618.00-	4,352.90-	1,469.68 L
09/01/09	734.84	.00	3,618.06-	2,204.52
10/01/09	734.84	.00	2,883.22-	2,939.36
11/01/09	734.84	.00	2,148.38-	3,674.20
12/01/09	734.84	.00	1,413.54-	4,409.04
01/01/10	734.84	.00	678.70-	5,143.88

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
-4,352.90

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
1,469.68

Section 3:



SHORTAGE

5,822.58

ESCROW ACCOUNT ACTIVITY (JUNE 01, 2008 - JANUARY 31, 2009)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
03/01/08	PAYMENT	672.24	2,576.26	PAYMENT	972.57	6,018.29-
04/01/08	PAYMENT	672.24	3,248.50	PAYMENT	972.57	5,045.72-
05/01/08	PAYMENT	672.24	3,920.74	PAYMENT	972.57	7,740.16-
05/01/08		.00	3,920.74	TAX	3,667.01-	7,740.16-
BEGINNING BALANCE			4,657.66			7,740.16-
06/01/08	PAYMENT	756.78	1,712.00	PAYMENT	1,120.56	6,619.60-
06/01/08	TAX	3,702.44-	1,712.00		.00	6,619.60-
07/01/08	PAYMENT	756.78	2,468.78	PAYMENT	1,120.56	7,402.04-
07/01/08		.00	2,468.78	FIRE	1,903.00-	7,402.04-
08/01/08	PAYMENT	756.78	1,513.56	PAYMENT	1,120.56	6,281.48-
08/01/08	FIRE	1,712.00-	1,513.56		.00	6,281.48-
09/01/08	PAYMENT	756.78	2,270.34	PAYMENT	1,120.56	5,160.92-
10/01/08	PAYMENT	756.78	3,027.12	PAYMENT	1,120.56	4,040.36-
11/01/08	PAYMENT	756.78	3,783.90	PAYMENT	1,120.56	2,919.80-
12/01/08	PAYMENT	756.78	4,540.68	PAYMENT	1,120.56	1,799.24-
01/01/09	PAYMENT	756.78	5,297.46		.00	1,799.24-

NOTE — you must use this address when remitting your escrow shortage payment

Account Number	Shortage Amount
3003	5,822.58

I VINI CHADMAN GREENE

Total Amount Enclosed \$[illegible]

GMAC MORTGAGE
PO BOX 7140

PHOENIX AZ 05002-9102

If you pay the escrow shortage amount of \$5,822.58, your new payment will be automatically adjusted to \$3,094.32

By scanning your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

[illegible]

7-29-09

To:

Carrie

866 340 3645

Lynn Greene

From: Coleen Pickett [coleen.pickett.sgg9@statefarm.com]
Sent: Tuesday, July 28, 2009 4:17 PM
To: Lynn Greene
Subject: new premium

Hi Lynn:

Looks like your renewal premium for Aug 2009 is 1920\$

S0005AZCA76 *PCL Fire Policy Status Agt:1372
Page 1+
Household key: (GREENE 652680118) B Ph. (303)758-9294
GREENE, LYNN CHAPMAN FIRE Policy: 06-G7-2174-1 F Yr
issd: 1984
6526 WAUCONDA DR Xref: 06-CR-2388-5 L YRs with
SF: 9+
LARKSPUR CO 80118-9617 06-KZ-4261-7 P

Term: CONT

Type: HO - HOMEOWNERS Renew date:
AUG-04-10
Coverage information Premium: 1,920.00 Written date:
AUG-09-04
A-DWELLING 831400
DWELL EXT 83140 BILLED 06/11/2009
B-PERS PROP 623550
C-LOSS USE ACT LOSS

Amount due: 1920.00
L-PERS LIAB 300000 Date due: AUG-04-09 Auto-PF1 (2)
Fire-PF2 (4)
DMG TO PROP 500 Bill to: MTG Life-NONE
Hlth-NONE
M-MED/PERS 5000 Renewal offer: \$1945.00 SFPP-PF5 (1)
1-Pending Prev prem: 1,618 2/3-Changes
4-Ltr create 5-FIC
6-FRQ 7-APP
Prev risk: 788,000 9-Mstr rec 10-Loss reprt
8-Payments
Deductibles applied:1000 ALL PER
P-Print 0-Prev R-Reinsp wksht F-Forms/Endors
Accept



DOUGLAS COUNTY GOVERNMENT

DOUGLAS COUNTY TREASURER

100 Third Street

P.O. Box 1206

Castle Rock, Colorado 80104

FACSIMILE: 303-660-9022

Date/Time	28-Jul-09	Time:	16:18
TO:	Lynn Chapman Green	FAX NO:	303-681-3499
COMPANY:		PAGES:	5
FROM:	Stephanie Cook	PHONE NO:	303.660.7455 ex 4246
		E-MAIL:	<u>scook@douglas.co.us</u>

Lynn,

Attached are documents showing that your LID was paid off and the lien released.
Also, your estimated taxes for 2009.

Call if you need any other documentation

Steph



Office of the County Treasurer
Sharon K. Jones



2009005117 1 PG

Chief Deputy Treasurer
Shelly A. Edison

RELEASE OF ASSESSMENT LIEN

KNOW ALL MEN BY THESE PRESENTS, That whereas, the County of Douglas, Colorado, did
on the 10th day of December 2003, impose an Assessment Lien upon certain property located within the

Country Club Drive Local Improvement District.

WHEREAS, the obligation reserved by that lien had been paid in full and said property should be
released from the encumbrance of that lien;

NOW, THEREFORE, the following described property, to wit:

Lot 19 Block 1
Perry Park # 3
Douglas County Colorado

Assessed Owner Lynn Chapman Green
Current Owner Lynn Chapman Green
Account No. R 0013944

OFFICIAL RECORDS
DOUGLAS COUNTY CO
JACK ARROWSMITH
CLERK & RECORDER
RECORDING FEE: \$0.00
1 PG
2009005117
01/28/2009 12:18 PM

is hereby released and the said property forever discharged from said assessment lien.

IN WITNESS WHEREOF, these presents are executed this 30th day of December, 2008.

Board of County Commissioners of the County of Douglas

by:

Title: Chair of the Board of County Commissioners

STATE OF COLORADO)

COUNTY OF DOUGLAS)

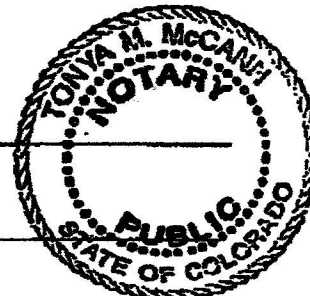
The foregoing instrument was acknowledged before me this 30th day of December 2008

By Jack A. Hilbert Chair, Board of County Commissioners of the County of Douglas, Colorado.

Witness my hand and official seal:

Notary Public

My Commission expires Oct 12, 2011



Story					Concrete	Radiant	Roll
-------	--	--	--	--	----------	---------	------

Tax District 0043 Details			
ID	Authority Name	Mills	Tax Rate
0001	Douglas County Government	19.774	1.9774%
0002	Douglas County Law Enforcement	4.500	0.4500%
2001	Douglas County Re-1 School District	33.197	3.3197%
2002	Douglas County Schools - Cap Reserve	0.000	0.0000%
2003	Douglas County Schools - Insurance Reserve	0.000	0.0000%
2004	Douglas County Schools - Debt Service	13.906	1.3906%
4003	Perry Park Water & Sanitation District	5.889	0.5889%
4004	Larkspur Fire Protection District	13.207	1.3207%
4005	Perry Park Metropolitan District	4.733	0.4733%
4077	Douglas County Soil Conservation District	0.000	0.0000%
4390	Douglas Public Library District	4.052	0.4052%
Total:		99.258	9.9258%

Tax rate percentage to mills conversion 1% = 10 Mills



Douglas County Government | 100 Third Street | Castle Rock, Colorado 80104 | 303.660.7400

Assessor Parcel Search

Douglas County Assessor's Office

Printable Parcel Details

Account Number:	3944	Appraisal Year:	2009
State Parcel Number:	2609-153-01-005	Account Type:	Residential
Tax District:	0043	Last Updated:	07/27/2009
Subdivision:	Name: PERRY PARK	Reception No:	0132454
		Number of Buildings:	1
		Neighborhood-Ext:	605-00

Owner Name & Mailing Address		Property Address	
LYNN CHAPMAN GREENE		Street	City
6526 WAUCONDA DR		6526 WAUCONDA DR	LARKSPUR
LARKSPUR, CO 80118-0000			Zip 80118
Valuation Summary		Location Description	
Total Actual Value:	\$537,830	LOT 19 BLK 1 PERRY PARK 3 0.902 AM/L	
Total Assessed Value :	\$42,810	Public Land Survey System (PLSS) Location	
Tax Rate:	9.9258%	Quarter	Section
Estimated 2009 Property Taxes:	\$4,249	SW 1/4	15
		Township	Range
		9S	68W

Sales Information					
Reception No.	Sale Date	Sale Price	Deed Type	Book	Page
99062295	07/10/1999	\$8,000	Warranty Deed	1732	1253
9345510	09/18/1993	\$8,000	Warranty Deed	1150	1959
	08/19/1975	\$10,000		279	854

Land Valuation Summary				
Class Code	Land Type	Acres	Actual Value	Assessed Value
1112	IMPROVED RESIDENTIAL LAND	0.902	\$108,000	\$8,600
Totals:		0.902	\$108,000	\$8,600

Building Valuation Summary			
Class Code	Building Type	Actual Value	Assessed Value
1212	SINGLE FAMILY RES - IMPS	\$429,830	\$34,210
Totals:		\$429,830	\$34,210

Building 1:					
Quality:	Very Good	Square Footage:	2,872	Garage Sq Ft:	877
Percent Complete:	100%	Basement Sq. Ft.:	1,525	Garage Type(s):	Built In
Fireplaces:	0	Finished Basement Sq. Ft.:	0	Occupancy Type	Single Family
Walkout:	Y	Porch/Deck Sq. Ft.:	503	(s):	Residential

Segments									
Year Built	Style	Sq. Ft.	Stories	Bedrooms	Bathrooms	Interior	Exterior	Heating	Roofing
2006	2	2,872	1	2	3	Drywall	Masonry Poured	Hot Water	Composition



DOUGLAS COUNTY

RECEIPT NUMBER: 976427

Page 1 of 1

Entered: 1/8/2009 8:47 AM

Interest Date: 1/8/2009

Cashier: scook

Drawer: 106

Amount Due: \$0.00

Amount Tendered: \$10,964.37

Less Change: \$0.00

Amount Applied: \$10,964.37

Receipt Applied To:

Property Account No. / Reference	Year	District	Amount	Description
R0013944	2012	COUNTCLU	\$2,125.90	LID Bond Pre-Determined Principal
	2011	COUNTCLU	\$2,125.91	LID Bond Pre-Determined Principal
	2010	COUNTCLU	\$2,125.91	LID Bond Pre-Determined Principal
	2009	COUNTCLU	\$2,125.91	LID Bond Pre-Determined Principal
	2008	COUNTCLU	\$2,125.91	LID Bond Pre-Determined Principal
	2008	COUNTCLU	\$334.83	LID Bond Pre-Determined Interest
	TOTAL:		\$10,964.37	

Form of Payment	Amount	Reference	Payer
Check	\$10,964.37	1816	LYNN CHAPMAN GREENE
TOTAL:	\$10,964.37		

Thank you for your payment.

End of Receipt Number 976427: 1 Page

LYNN CHAPMAN GREENE
6526 WAUCONDA DR
LARKSPUR CO 801180000

RECEIPT NUMBER: 976427

[preccend_douglas]

Run: 7/28/2009 4:11:22 PM